LISTING OF CLAIMS

The following claims replace all prior versions, and listings, of claims in the application:

1-27. (CANCELED)

28. (CURRENTLY AMENDED) A system comprising ~~the following components~~:

~~(i) a customer transceiver comprising memory, wherein said customer transceiver generates operating power after receiving a first radio frequency signal and subsequently transmits a second radio frequency signal that conveys a customer/transmitter identifier;~~

~~(ii)~~ a merchant transceiver, comprised of a transceiver antenna, that (a) sends ~~said~~ a first radio frequency signal to ~~said~~ a customer transceiver and (b) receives ~~said~~ a second radio frequency signal conveying ~~said~~ a customer/transmitter identifier from said customer transceiver;

~~(iii)~~ a point-of-sale device processor, in communication with said merchant transceiver, that (a) captures transaction data~~, (b) combines the transaction data with said customer/transmitter identifier and a merchant identifier to form an authorization request,~~ and ~~(c)~~ (b) transmits ~~the~~ an authorization request to a transaction processing system; and

~~(iv)~~ a transaction processing system comprising a memory having program instructions, and a processor configured to use said program instructions to (a) receive said authorization request, (b) determine, from said customer/transmitter identifier and a merchant identifier, a payment processor, (c) transmit an authorization request to said payment processor for authorization and (d) transmit to said point-of-sale device said payment processor's response to said authorization request,

wherein a merchant is associated with a given brand, and

wherein the merchant identifier is the same for all stores associated with the given brand.

29-30. (CANCELED)

31. (CURRENTLY AMENDED) The system of claim 28, further comprising:

a customer transceiver comprising memory and ~~wherein said customer transceiver is further comprised of~~ a processor coupled to said memory,

wherein said customer transceiver receives the first radio frequency signal and subsequently transmits the second radio frequency signal that conveys the customer/transmitter identifier, and

wherein said processor is adapted to read data from, and write data to, said memory.

32. (CURRENTLY AMENDED) The system of claim 31, wherein said customer transceiver is further comprised of a security ~~pad~~ device operable to capture biometric data and to convert said data into an electronic representation of said data.

33. (ORIGINAL) The system of claim 32, wherein said biometric data is a fingerprint.

34. (ORIGINAL) The system of claim 32, wherein said biometric data is a palm print.

35. (CURRENTLY AMENDED) The system of claim 32, wherein said customer transceiver processor is adapted to: compare an electronic representation of said captured biometric data with a digital image stored in said customer transceiver memory; and transmit said customer/transmitter identifier when said captured biometric data is identical to said digital image stored in said customer transceiver memory.

36. (PREVIOUSLY PRESENTED) The system of claim 31, wherein said customer transceiver processor is adapted to: compare a transaction amount with a dollar amount stored in said customer transceiver memory; and inhibit transmission of said customer/transmitter identifier when said transaction amount is greater than said dollar amount.

37. (PREVIOUSLY PRESENTED) The system of claim 31, wherein said customer transceiver processor is adapted to subtract a transaction amount from a dollar amount stored in said customer transceiver memory when said transaction is authorized.

38. (CURRENTLY AMENDED) The system of claim 28, further comprising:

a customer transceiver comprising memory ~~wherein said customer transceiver is further comprised of:~~ , a processor coupled to the memory~~;~~ , and a keyboard coupled to the processor~~;~~,

wherein said customer transceiver receives the first radio frequency signal and subsequently transmits the second radio frequency signal that conveys the customer/transmitter identifier, and

wherein said processor is operable to transmit information stored in said memory, or manually entered via said keyboard.

39. (CURRENTLY AMENDED) The system of claim 28, further comprising: ~~wherein said~~ a customer transceiver ~~is~~ embedded inside an article of clothing, wherein the customer transceiver receives the first radio frequency signal and subsequently transmits the second radio frequency signal that conveys the customer/transmitter identifier.

40. (CURRENTLY AMENDED) The system of claim 28, further comprising: ~~wherein said~~ a customer transceiver ~~is~~ embedded inside an item of jewelry, wherein the customer transceiver receives the first radio frequency signal and subsequently transmits the second radio frequency signal that conveys the customer/transmitter identifier.

41. (CURRENTLY AMENDED) The system of claim 28, further comprising: ~~wherein said~~ a customer transceiver ~~is~~ embedded inside an electronic device, wherein the customer transceiver receives the first radio frequency signal and subsequently transmits the second radio frequency signal that conveys the customer/transmitter identifier.

42. (ORIGINAL) The system of claim 28 wherein said merchant transceiver is further comprised of: a processor coupled to the transceiver; and a keyboard coupled to the processor; wherein said processor is operable to receive information manually entered into said keyboard or received via said transceiver.

43. (ORIGINAL) The system of claim 42, wherein said merchant transceiver is further comprised of a display device for displaying information to a user.

44. (ORIGINAL) The system of claim 42, wherein said merchant transceiver is further comprised of a printer for printing a receipt.

45. (ORIGINAL) The system of claim 42, wherein said merchant transceiver is further comprised of a memory operable to store information relating to a transaction.

46. (CURRENTLY AMENDED) The system of claim 42, wherein said merchant transceiver is further comprised of a communication interface for communicating with ~~external computing devices~~at least the point-of-sale device.

47. (CURRENTLY AMENDED) The system of claim 46, wherein said communication interface provides wireless connectivity to ~~a~~ the point-of-sale device.

48-50. (CANCELED)

51. (CURRENTLY AMENDED) A method comprising~~the following steps~~:

~~(i)~~ transmitting a first radio frequency signal to a customer transceiver~~that generates operating power after receiving said first radio frequency signal~~;

~~(ii) subsequently transmitting, from said customer transceiver a second radio frequency signal that conveys customer identification data;~~

~~(iii)~~ receiving ~~said~~ a second radio frequency signal including ~~said~~ customer identification data at a receiver;

~~(iv)~~ creating an authorization request based in part upon the receipt of the customer identification data, the authorization request comprising ~~a merchant identifier,~~ transaction data and the received customer identification data;

~~(v)~~ communicating the authorization request to a transaction processor;

~~(vi)~~ selecting a payment processor at the transaction processor based at least in part upon information associated with the customer identification data and ~~the~~ a merchant identifier stored in a database accessible by the transaction processor; and

~~(vii)~~ communicating with the selected payment processor for approval and payment,

wherein a merchant is associated with a given brand,

wherein the merchant identifier is the same for all stores associated with the given brand, and

wherein each customer account comprises one or more preassigned payment methods, and the one or more preassigned payment methods are associated with a respective one or more merchants, and the one or more preassigned payment methods vary for transactions with different merchants in multiple customer accounts.

52. (CURRENTLY AMENDED) The method of claim 51, the creating an authorization request further comprising:

communicating said customer identification data to a ~~point-of-sale~~point-of-sale device and having the point-of-sale device create the authorization request.

53. (CURRENTLY AMENDED) The method of claim 52, ~~wherein said customer identification data is communicated to said point-of-sale device and~~ said receiver is coupled to said point-of-sale ~~point-of-sale device is coupled to said receiver~~.

54. (CURRENTLY AMENDED) The method of claim 52, ~~wherein said customer identification data is communicated to said point-of-sale device and~~ said point-of-sale ~~point-of-sale~~ device is integral with said receiver.

55. (PREVIOUSLY PRESENTED) The method of claim 51, further comprising:
processing the purchase transaction for approval and payment.

56. (CURRENTLY AMENDED) The method of claim 51, wherein the communicating the authorization request to a transaction processor further comprises encrypting the authorization request.

57. (CURRENTLY AMENDED) The method of claim 51 ~~wherein the database information comprises preassigned payment method(s) associated with the customer identification data and merchant identifier and the~~, further comprising:

processing ~~of~~ the authorization request at the transaction processor ~~further comprises processing the purchase transaction~~ according to ~~a~~ one of the one or more preassigned payment methods.

58. (CURRENTLY AMENDED) The payment method of claim ~~57~~ 51, wherein the preassigned payment method(s) are preselected by a customer.

59-62. (CANCELED)

63. (PREVIOUSLY PRESENTED) The method of claim 52 wherein the point of sale device is coupled to a security device that prevents unauthorized use of the transceiver.

64. (PREVIOUSLY PRESENTED) The method of claim 63 wherein the security device further comprises a biometric recording device.

65. (PREVIOUSLY PRESENTED) The method of claim 52 further comprising: inputting a password or Personal Identification Number (PIN) into a security device in communication with said point of sale device.

66 - 82. (CANCELED)

83. (PREVIOUSLY PRESENTED) The system of claim 28 wherein said customer/transmitter identifier does not contain a customer's credit card or debit card number.

84. (PREVIOUSLY PRESENTED) The system of claim 51 wherein said customer identification data does not contain a customer's credit card or debit card number.

85-90. (CANCELED)

91. (NEW) The system of claim 28, further comprising:

a customer transceiver comprising memory, wherein said customer transceiver generates operating power after receiving the first radio frequency signal and subsequently transmits the second radio frequency signal that conveys the customer/transmitter identifier.

92. (NEW) The system of claim 28, wherein the point-of-sale device combines the transaction data with the customer/transmitter identifier and the merchant identifier to form the authorization request.

93. (NEW) The method of claim 51, further comprising:

upon receiving the first radio frequency signal, subsequently transmitting, from the customer transceiver, the second radio frequency signal that conveys the customer identification data.

94. (NEW) The method of claim 93, wherein the customer transceiver generates operating power after receiving the first radio signal

95. (NEW) The method of claim 51, wherein the authorization request further comprises the merchant identifier.

96. (NEW) The method of claim 51, further comprising the step of determining, from said transaction data, a loyalty award and storing information pertaining to said loyalty award with the customer account information.

97. (NEW) The method of claim 96 where the loyalty award is redeemable with a merchant other than the merchant associated with the merchant identifier.

98. (NEW) The method of claim 97 where the loyalty award is credited in the customer account using a another merchant identifier.

99. (NEW) A method for processing transactions comprising the steps of:

receiving a signal at a point-of-sale device, said signal comprising customer identification data;

transmitting an authorization request from said point-of-sale device to a transaction processing system, said authorization request comprising a merchant identifier, transaction data, and said customer identification data; and

receiving a response to said authorization request from said transaction processing system.

100. (NEW) The method of claim 99, wherein a merchant is associated with a given brand, and wherein the merchant identifier is the same for all stores associated with the given brand.

101. (NEW) A method for collecting consumer purchasing trend information in a transaction system, said method comprising the computer-implemented steps of:

receiving a signal at one of a plurality of point-of-sale devices, said signal comprising customer identification data;

transmitting an authorization request from one of said plurality of point-of-sale devices to said transaction processing system, said authorization request comprising a merchant identifier, transaction data, and said customer identification data; and

updating a database with said transaction data and said customer identification data.

102. (NEW) The method of claim 101, wherein a merchant is associated with a given brand, and wherein the merchant identifier is the same for all stores associated with the given brand.

103. (NEW) A method of monitoring customer progress in a merchant award program, comprising the steps of:

receiving a signal at one of a plurality of point-of-sale devices, said signal comprising customer identification data;

transmitting an authorization request from one of said plurality of point-of-sale devices to a transaction processing system, said authorization request comprising a merchant identifier, said transaction data, and said customer identification data; and

crediting a customer account in a database with loyalty points indicative of said transaction data.

104. (NEW) The method of claim 103, wherein a merchant is associated with a given brand, and wherein the merchant identifier is the same for all stores associated with the given brand.

105. (NEW) The method according to claim 103, wherein the loyalty points are redeemable with a merchant other than a merchant associated with the merchant identifier.

106. (NEW) The method according to claim 51, further comprising:

determining, from said customer identification data, loyalty award program data that corresponds to said customer identification data, said merchant identifier, or a combination thereof,

wherein the loyalty award program data comprises a loyalty award amount that is redeemable with a merchant other than the merchant associated with the merchant identifier.